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EXAMINER

MEINECKE DIAZ, SUSANNA M

ART UNIT	PAPER NUMBER
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3684

NOTIFICATION DATE	DELIVERY MODE
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ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

Citi_Docket@kslaw.com

Office Action Summary	Application No. 09/077,456	Applicant(s) ANTHONY ET AL.	
	Examiner Susanna M. Diaz	Art Unit 3684	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 27 September 2010.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1,4,6-30 and 33-55 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1,4,6-30 and 33-55 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input checked="" type="checkbox"/> Other: <u>See Continuation Sheet</u> |

Continuation of Attachment(s) 6). Other: Requirement for Information Under 37 CFR 1.105.

DETAILED ACTION

1. This non-final Office action is responsive to Applicant's reply filed September 27, 2010.

No claims have been amended.

Claims 1, 4, 6-30, and 33-55 are presented for examination.

Response to Arguments

2. Applicant's arguments filed September 27, 2010, with respect to the rejections based on Weiss et al. (U.S. Patent No. 5,866,889) have been fully considered and are persuasive since Applicant has disqualified this reference under 35 U.S.C. § 103(c). Therefore, the rejections have been withdrawn. However, upon further consideration, new grounds of rejection are made in view of the prior art cited below.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claim 1 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 1 recites "selectively electronically linking at least one automated teller machine (ATM) and at least one home banking terminal to the server" and "based on the electronic linking, displaying a first user interface on a screen of the ATM and

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displaying a second user interface on a screen of the home banking terminal in the user selected language, wherein the first user interface and the second user interface are substantially the same." It is not clear what is meant by "selectively electronically linking" an ATM and a home banking terminal and then displaying interfaces on the ATM and the home banking terminal based on this electronic linking. For example, does this mean that a home banking terminal directly connects to a remote ATM and the ATM displays the same information on the home banking terminal (e.g., simultaneously)? Alternatively, do these limitations merely refer to the fact that the home banking terminal displays the type of interface that one would typically find on an ATM (e.g., within the same banking network)? Based on the disclosure in the specification, the latter seems to be the case; however, the claim language does not clearly convey this scope.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 1, 6-9, 11-14, 18, 20-30, 33-36, 38-43, 47, and 49-55 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lawlor et al. (U.S. Patent No. 5,220,501) in view of Moss et al. (U.S. Patent No. 5,485,370).

Lawlor discloses:

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[Claim 1] A method for providing remote access to financial services comprising the steps of:

a) providing at least one business host (col. 7, lines 5-36; col. 11, lines 43-55; col. 19, lines 37-53);

b) selectively electronically linking a server to the business host, wherein the server contains infrastructure and business application software to access the business host (col. 7, lines 5-48; col. 11, lines 22-55; col. 21, lines 11-46);

c) selectively electronically linking at least one automated teller machine (ATM) and at least one home banking terminal to the server, wherein the home banking terminal is a personal computer (Fig. 1A; col. 6, lines 56-60; col. 8, lines 6-61; col. 9, line 55 through col. 10, line 23; col. 10, lines 44-53; col. 11, lines 22-42 – The ATM terminal sent to a customer functions as a personal computer and is, thus, effectively a type of personal computer within the scope of Lawlor. Furthermore, *Ex parte Pfeiffer*, 135 USPQ 31 (BdPatApp&Int 1961) states, “As to the rejection of the claims on the prior art references, we do not agree with the appellant that such structural limitations as are not disclosed by the references should be given patentable weight. This argument is applicable to claims drawn to structure and not claims drawn to a method. **To be entitled to such weight in method claims**, the recited **structural limitations** therein **must affect the method** in a manipulative sense and not to amount to the mere claiming of a use of a particular structure, which, in our opinion, is the case here.” In the instant invention, the type of terminal used does not affect the manipulative steps of the method.);

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d) providing user software for installation by a user on the at least one home banking terminal and wherein the user software is able to access the infrastructure and business software located on the server (col. 8, lines 20-31; col. 19, lines 37-53; col. 21, lines 11-46 – The terminal comes with at least enough software/programming instructions to automatically dial the central processor system. Interaction with the central processor system implies that the terminal receives further programming instructions. The claim does not specify which user installed the software on the terminal. Someone must have installed the software at some point.);

e) based on the electronic linking, displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal, wherein the first user interface and the second user interface are substantially the same (col. 8, lines 6-66; col. 21, lines 11-46; col. 42, lines 18-38).

Regarding claim 1, Lawlor does not explicitly disclose “wherein the user software allows multiple users of the at least one home banking terminal to each select from different languages” so that the user interface of the screen of the home banking terminal is displayed in the user selected language. Moss discloses a system that emulates remote banking functions on a home terminal using an intelligent terminal emulator. Based on the language determined to be preferred by the home user, the appropriate ATM-related software in the desired language is downloaded from the host and executed on the home banking terminal of each respective user (Fig. 17; col. 4, lines 26-59; col. 5, lines 6-60; col. 6, lines 45-48; col. 7, line 4 through col. 8, line 39; col.

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14, lines 40-61; col. 17, line 60 through col. 18, line 5; col. 29, line 43 through col. 30, line 35). Both Lawlor and Moss seek to provide users with remote access to banking functions and Lawlor refers to multiple users accessing the network (Figs. 1, 1A, 2); therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the remote banking art at the time of Applicant's invention to modify Lawlor "wherein the user software allows multiple users of the at least one home banking terminal to each select from different languages" so that the user interface of the screen of the home banking terminal is displayed in the user selected language in order to increase customer satisfaction by providing them with access to banking functions from the comfort of a remote location and with the convenience of being able to conduct transactions in each user's preferred language.

Lawlor discloses:

[Claim 6] A method for performing financial transactions from a location remote from a business host comprising the steps of:

a) providing an automated teller machine (ATM) having a first user interface for display on a screen of the ATM (Fig. 1A; col. 6, lines 56-60; col. 8, lines 6-61; col. 9, line 55 through col. 10, line 23; col. 10, lines 44-53; col. 11, lines 22-42);

b) installing user software on a remote terminal, the remote terminal having a second user interface for display on a screen of the remote terminal, the second user interface is substantially identical to the first user interface (Fig. 1A; col. 6, lines 56-60;

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col. 8, lines 6-66; col. 9, line 55 through col. 10, line 23; col. 10, lines 44-53; col. 11, lines 22-42; col. 21, lines 11-46; col. 42, lines 18-38);

d) establishing an electronic link between the remote terminal and a server (col. 7, lines 5-48; col. 11, lines 22-55; col. 21, lines 11-46); and

e) establishing an electronic link between the server and a business host (col. 7, lines 5-48; col. 11, lines 22-55; col. 21, lines 11-46);

[Claim 7] authenticating the identity of a user by comparing a personal identification number (PIN) of a user with a PIN resident on the server (col. 9, line 53 through col. 10, line 2; col. 28, lines 1-11);

[Claim 8] encrypting and transmitting data between the remote terminal and the server (col. 21, lines 16-46; col. 27, line 38 through col. 28, line 11; col. 31, lines 59-65);

[Claim 9] in which the step of installing user software on a remote terminal is performed by installing the software on a personal computer (col. 8, lines 20-31; col. 19, lines 37-53; col. 21, lines 11-46 – The terminal comes with at least enough software/programming instructions to automatically dial the central processor system. Interaction with the central processor system implies that the terminal receives further programming instructions. The claim does not specify which user installed the software on the terminal. Someone must have installed the software at some point; Fig. 1A; col. 6, lines 56-60; col. 8, lines 6-61; col. 9, line 55 through col. 10, line 23; col. 10, lines 44-53; col. 11, lines 22-42 – The ATM terminal sent to a customer functions as a personal computer and is, thus, effectively a type of personal computer within the scope of Lawlor. Furthermore, *Ex parte Pfeiffer*, 135 USPQ 31 (BdPatApp&Int 1961) states, “As

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to the rejection of the claims on the prior art references, we do not agree with the appellant that such structural limitations as are not disclosed by the references should be given patentable weight. This argument is applicable to claims drawn to structure and not claims drawn to a method. **To be entitled to such weight in method claims**, the recited **structural limitations** therein **must affect the method** in a manipulative sense and not to amount to the mere claiming of a use of a particular structure, which, in our opinion, is the case here.” In the instant invention, the type of terminal used does not affect the manipulative steps of the method.);

[Claim 11] performing a financial transaction (col. 20, line 44 through col. 23, line 8);

[Claim 12] in which the step of performing a financial transaction is performed by editing a payee list (col. 42, line 60 through col. 43, line 24);

[Claim 13] in which the step of performing a financial transaction is performed by authorizing a direct debit (col. 21, line 53 through col. 22, line 60);

[Claim 14] in which the step of performing a financial transaction is performed by deleting a direct debit (col. 22, lines 16-21 -- A credit against a past POS debit is effectively the deletion of a direct debit);

[Claim 18] in which the step of performing a financial transaction is performed by reviewing account information (col. 20, line 16 through col. 23, line 8);

[Claim 20] in which the step of performing a financial transaction is performed by generating a transaction journal (col. 20, lines 44-53);

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[Claim 21] in which the step of performing a financial transaction is performed by transferring assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts (col. 20, line 16 through col. 23, line 8);

[Claim 22] exchanging the assets of the first account to a currency consistent with the second account (col. 20, line 16 through col. 23, line 8 – This is understood to occur for any transfer of funds among accounts. There is no requirement in the claim language that the currency of each account necessarily be distinct.);

[Claim 23] in which the step of performing a financial transaction is performed by ordering checks (col. 7, lines 64-56; col. 20, lines 62-66 -- Requesting bill payment through use of a check, including a paper or an electronic one, is effectively a type of check order);

[Claim 24] in which the step of performing a financial transaction is performed by printing an account statement (col. 7, lines 60-63);

[Claim 25] in which the step of performing a financial transaction is performed by printing a balance summary (col. 7, lines 60-63; col. 10, lines 24-26);

[Claim 26] in which the step of performing a financial transaction is performed by processing a payment (col. 20, line 16 through col. 23, line 8);

[Claim 27] in which the step of establishing an electronic link between the remote terminal and a server further comprises the steps of:

a) sending an authorizing message to the server (col. 21, lines 16-46; col. 27, line 38 through col. 28, line 11; col. 31, lines 59-65);

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b) sending the authorizing message to a bank security server (col. 21, lines 16-46; col. 27, line 38 through col. 28, line 11; col. 31, lines 59-65);

c) sending the authorizing message to a bank hardware device (col. 21, lines 16-46; col. 27, line 38 through col. 28, line 11; col. 31, lines 59-65);

[Claim 28] in which the step of establishing an electronic link between the server and a service provider further comprises the steps of:

a) sending an authorizing message to the business host (col. 21, lines 16-46; col. 27, line 38 through col. 28, line 11; col. 31, lines 59-65); and

b) sending a message from the business host to the server, in which the message authorizes hookup (col. 21, lines 16-46; col. 27, line 38 through col. 28, line 11; col. 31, lines 59-65);

[Claim 29] sending a marketing message from the business host to the remote terminal (col. 14, lines 10-16).

Regarding claim 6, Lawlor does not explicitly disclose “wherein the user software allows multiple users of the remote terminal to each select from different languages when accessing the remote terminal” and “c) configuring the user interfaces to display data in the language selected by a user.” Moss discloses a system that emulates remote banking functions on a home terminal using an intelligent terminal emulator. Based on the language determined to be preferred by the home user, the appropriate ATM-related software in the desired language is downloaded from the host and executed on the home banking terminal of each respective user (Fig. 17; col. 4, lines

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26-59; col. 5, lines 6-60; col. 6, lines 45-48; col. 7, line 4 through col. 8, line 39; col. 14, lines 40-61; col. 17, line 60 through col. 18, line 5; col. 29, line 43 through col. 30, line 35). Both Lawlor and Moss seek to provide users with remote access to banking functions; therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the remote banking art at the time of Applicant's invention to modify Lawlor such that "the user software allows multiple users of the remote terminal to each select from different languages when accessing the remote terminal" and to perform the step of "c) configuring the user interfaces to display data in the language selected by a user" in order to increase customer satisfaction by providing them with access to banking functions from the comfort of a remote location and with the convenience of being able to conduct transactions in each user's preferred language.

Lawlor discloses:

[Claim 30] A system for providing remote access to financial services comprising:

a) at least one business host (col. 7, lines 5-36; col. 11, lines 43-55; col. 19, lines 37-53);

b) a server selectively electronically linked to the business host (col. 7, lines 5-48; col. 11, lines 22-55; col. 21, lines 11-46);

c) at least one automated teller machine (ATM) having a first user interface displayed on a screen of the ATM, in which the ATM is electronically linked to the server (Fig. 1A; col. 6, lines 56-60; col. 8, lines 6-61; col. 9, line 55 through col. 10, line 23; col. 10, lines 44-53; col. 11, lines 22-42 – The ATM terminal sent to a customer functions as

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a personal computer and is, thus, effectively a type of personal computer within the scope of Lawlor.); and

d) at least one home banking terminal having a second user interface displayed on a screen of the home banking terminal, in which the home banking terminal is electronically linked to the server and in which the first and second user interfaces are substantially the same (col. 8, lines 6-66; col. 21, lines 11-46; col. 42, lines 18-38);

e) user software for installation by a user on the at least one home banking terminal, and wherein the user software accesses the application software located on the server (col. 8, lines 20-31; col. 19, lines 37-53; col. 21, lines 11-46 – The terminal comes with at least enough software/programming instructions to automatically dial the central processor system. Interaction with the central processor system implies that the terminal receives further programming instructions. The claim does not specify which user installed the software on the terminal. Someone must have installed the software at some point.).

Regarding claim 30, Lawlor does not explicitly disclose “wherein the user software allows multiple users of the at least one home banking terminal to each select from different languages” so that the user interface of the screen of the home banking terminal is displayed in the user selected language. Moss discloses a system that emulates remote banking functions on a home terminal using an intelligent terminal emulator. Based on the language determined to be preferred by the home user, the appropriate ATM-related software in the desired language is downloaded from the host

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and executed on the home banking terminal of each respective user (Fig. 17; col. 4, lines 26-59; col. 5, lines 6-60; col. 6, lines 45-48; col. 7, line 4 through col. 8, line 39; col. 14, lines 40-61; col. 17, line 60 through col. 18, line 5; col. 29, line 43 through col. 30, line 35). Both Lawlor and Moss seek to provide users with remote access to banking functions and Lawlor refers to multiple users accessing the network (Figs. 1, 1A, 2); therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the remote banking art at the time of Applicant's invention to modify Lawlor "wherein the user software allows multiple users of the at least one home banking terminal to each select from different languages" so that the user interface of the screen of the home banking terminal is displayed in the user selected language in order to increase customer satisfaction by providing them with access to banking functions from the comfort of a remote location and with the convenience of being able to conduct transactions in each user's preferred language.

Lawlor discloses:

[Claim 33] A system for providing remote access to financial services comprising:

- a) at least one business host (col. 7, lines 5-36; col. 11, lines 43-55; col. 19, lines 37-53);
- b) a server selectively electronically linked to the business host (col. 7, lines 5-48; col. 11, lines 22-55; col. 21, lines 11-46);
- c) at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays on a screen of the ATM a first user interface (Fig. 1A; col. 6,

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lines 56-60; col. 8, lines 6-61; col. 9, line 55 through col. 10, line 23; col. 10, lines 44-53; col. 11, lines 22-42);

d) at least one home banking terminal further comprising a user supplied platform and user software installed thereon in which the home banking terminal displays on a screen of the home banking terminal a second user interface (col. 9, line 53 through col. 10, line 2; col. 31, lines 50-58);

e) in which the first and second user interfaces are substantially identical (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25) (col. 8, lines 6-66; col. 21, lines 11-46; col. 42, lines 18-38);

[Claim 34] in which the user software further comprises:

a) a runtime application (col. 8, lines 20-31; col. 19, lines 37-53; col. 21, lines 11-46 – This is understood to be part of the software);

b) an installation program (col. 8, lines 20-31; col. 19, lines 37-53; col. 21, lines 11-46 – This is understood to be part of the software);

c) a configuration program (col. 8, lines 20-31; col. 19, lines 37-53; col. 21, lines 11-46 – This is understood to be part of the software);

d) a help program (col. 9, lines 41-46);

[Claim 35] in which the server further comprises:

a) a packet assembler/disassembler;

b) a session controller;

c) a customer activated terminal (CAT) terminal protocol interface;

d) a terminal application front end;

- e) a CAT session manager;
- f) a CAT common integrator;
- g) a secure encryption server;
- h) a secure encryption server;
- i) a host message normalizer;
- j) an X.25 normalizer; and

k) at least one business application (Regarding a)-k), Fig. 1A; col. 6, lines 56-60; col. 8, lines 6-61; col. 9, line 55 through col. 10, line 23; col. 10, lines 44-53; col. 11, lines 22-42 of Lawlor disclose an ATM network that interconnects remote terminals, other computers, and ATMs. An ATM is a type of customer activated terminal (CAT). The terminals are set up to run like ATM machines, as seen in col. 42, lines 18-38 of Lawlor; therefore, they too effectively use the CAT protocol interface, session manager, integrator, etc. Lawlor utilizes the X.25 protocol along with packet assemblers and disassemblers (col. 17, lines 58-66). Typical X.25 components, such as a normalizer, would be included as well. When a user enters his/her PIN to access the banking network through the remote terminal, a session must be controlled. Network communications are encrypted, as seen in col. 21, lines 16-46; col. 27, line 38 through col. 28, line 11; col. 31, lines 59-65 of Lawlor.);

[Claim 36] in which the electronic links between the server and the business host, the ATM and the remote terminal are secure (col. 21, lines 16-46; col. 27, line 38 through col. 28, line 11; col. 31, lines 59-65);

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[Claim 38] further comprising a router (col. 17, lines 43-53; col. 21, line 20 -- Dial-up telephone networks imply use of a router, especially when dealing with the Internet.);

[Claim 39] in which the router is a small financial CAT gateway (Fig. 1A; col. 6, lines 56-60; col. 8, lines 6-61; col. 9, line 55 through col. 10, line 23; col. 10, lines 44-53; col. 11, lines 22-42 of Lawlor disclose an ATM network that interconnects remote terminals, other computers, and ATMs. An ATM is a type of customer activated terminal (CAT). The terminals are set up to run like ATM machines, as seen in col. 42, lines 18-38 of Lawlor; therefore, they too effectively use the CAT protocol interface, session manager, integrator, gateway, etc.);

[Claim 40] in which there are at least two business hosts where a first of the business hosts is a user's home institution and the second of the business hosts is an outside business provider (col. 21, lines 19-67);

[Claim 41] in which the business application allows the user to edit a payee list (col. 42, line 60 through col. 43, line 24);

[Claim 42] in which the business application allows the user to authorize a direct debit (col. 21, line 53 through col. 22, line 60);

[Claim 43] in which the business application allows the user to delete a direct debit (col. 22, lines 16-21 -- A credit against a past POS debit is effectively the deletion of a direct debit);

[Claim 47] in which the business application allows the user to review account information (col. 20, line 16 through col. 23, line 8);

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[Claim 49] in which the business application allows the user to generate a transaction journal (col. 20, lines 44-53);

[Claim 50] in which the business application allows the user to transfer assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts (col. 20, line 16 through col. 23, line 8);

[Claim 51] in which the business application allows the user to exchange the assets of the first account to a currency consistent with the second account (col. 20, line 16 through col. 23, line 8 – This is understood to occur for any transfer of funds among accounts. There is no requirement in the claim language that the currency of each account necessarily be distinct.);

[Claim 52] in which the business application allows the user to order checks (col. 7, lines 64-56; col. 20, lines 62-66 -- Requesting bill payment through use of a check, including a paper or an electronic one, is effectively a type of check order);

[Claim 53] in which the business application allows the user to print an account statement (col. 7, lines 60-63);

[Claim 54] in which the business application allows the user to print a balance summary (col. 7, lines 60-63; col. 10, lines 24-26);

[Claim 55] in which the business application allows the user to process a payment (col. 20, line 16 through col. 23, line 8).

Regarding claim 33, Lawlor does not explicitly disclose that each interface is displayed in a language selected by a user and "wherein said software allows multiple

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users to select different languages when accessing said at least one home banking terminal.” Moss discloses a system that emulates remote banking functions on a home terminal using an intelligent terminal emulator. Based on the language determined to be preferred by the home user, the appropriate ATM-related software in the desired language is downloaded from the host and executed on the home banking terminal of each respective user (Fig. 17; col. 4, lines 26-59; col. 5, lines 6-60; col. 6, lines 45-48; col. 7, line 4 through col. 8, line 39; col. 14, lines 40-61; col. 17, line 60 through col. 18, line 5; col. 29, line 43 through col. 30, line 35). Both Lawlor and Moss seek to provide users with remote access to banking functions; therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the remote banking art at the time of Applicant's invention to modify Lawlor such that each interface is displayed in a language selected by a user and "wherein said software allows multiple users to select different languages when accessing said at least one home banking terminal" in order to increase customer satisfaction by providing them with access to banking functions from the comfort of a remote location and with the convenience of being able to conduct transactions in each user's preferred language.

7. Claims 4, 10, and 37 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lawlor et al. (U.S. Patent No. 5,220,501) in view of Moss et al. (U.S. Patent No. 5,485,370), as applied to claims 6 and 33 above, in view of Official Notice [some of which is now admitted prior art].

Lawlor discloses:

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[Claim 4] A method for allowing a plurality of users to remotely access the financial services of at least one service provider comprising the steps of:

a) installing user software on a plurality of remote terminals available to all users wishing to access the financial services, the plurality of remote terminals including a first terminal and a second terminal, wherein the second terminal is of a different type than the first terminal (Figs. 1, 1A, 2; col. 7, lines 5-48; col. 8, lines 20-31; col. 11, lines 22-55; col. 19, lines 37-53; col. 21, lines 11-46 -- The terminal comes with at least enough software/programming instructions to automatically dial the central processor system. Interaction with the central processor system implies that the terminal receives further programming instructions. The claim does not specify which user installed the software on the terminal. Someone must have installed the software at some point. ATMs, remote terminals, and other computers are all connected to the network and facilitate financial services);

b) allowing multiple users of the plurality of remote terminals to configure the user software to reflect each user's preferences (col. 9, line 53 through col. 10, line 2; col. 31, lines 50-58 -- A PIN identifies each user, so that the system knows which account information to access. A user may only view his/her assigned account information.);

c) providing a uniform connection between the remote terminals to a standard international host, the uniform connection including a uniform user interface for each user on screens of the first terminal and the second terminal (col. 21, lines 19-46 -- The ATM network may be an Internet network, which is a standard international host; col. 42, lines 18-38);

d) providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications is controlled at the standard international host and wherein the plurality of business applications can be accessed by the user software (col. 19, line 20 through col. 23, line 8);

e) linking the standard international host to the service provider (col. 19, line 20 through col. 23, line 8 -- The ATM network may be an Internet network, which is a standard international host.);

f) providing secure communication between the user, the standard international host and the service provider (col. 21, lines 16-46; col. 27, line 38 through col. 28, line 11; col. 31, lines 59-65);

g) providing enhanced error detection and correction for communications between the user, the standard international host and the service provider (col. 45, lines 12-63).

Regarding claim 4, Lawlor does not explicitly disclose “wherein the [configured user] preferences include a language.” Moss discloses a system that emulates remote banking functions on a home terminal using an intelligent terminal emulator. Based on the language determined to be preferred by the home user, the appropriate ATM-related software in the desired language is downloaded from the host and executed on the home banking terminal of each respective user (Fig. 17; col. 4, lines 26-59; col. 5, lines 6-60; col. 6, lines 45-48; col. 7, line 4 through col. 8, line 39; col. 14, lines 40-61; col. 17, line 60 through col. 18, line 5; col. 29, line 43 through col. 30, line 35). Both Lawlor and

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Moss seek to provide users with remote access to banking functions; therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the remote banking art at the time of Applicant's invention to modify Lawlor "wherein the [configured user] preferences include a language" in order to increase customer satisfaction by providing them with access to banking functions from the comfort of a remote location and with the convenience of being able to conduct transactions in each user's preferred language.

Regarding claim 4, Lawlor does not explicitly disclose h) providing data compression for communications between the user, the standard international host and the service provider; however, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to compress data for communications [now admitted prior art]. Data compression decreases the amount of system resources (e.g., bandwidth) required to transmit data. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Lawlor to perform h) providing data compression for communications between the user, the standard international host and the service provider in order to reduce the amount of system resources (e.g., bandwidth) required to transmit data.

[Claim 10] Lawlor does not explicitly disclose that the step of installing user software on a remote terminal is performed by installing the software on a personal data assistant; however, Official Notice is taken that the use of personal data assistants was old and well-known in the software art at the time of Applicant's invention. Similar to

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Lawlor's remote terminal and other disclosed computers, a personal data assistant is a similar programmed device. One of ordinary skill in the software art would have easily known how to substitute a personal data assistant to function similarly as the remote terminal and other disclosed computers in Lawlor. The results of substituting the personal data assistant accordingly would have also been predictable since a personal data assistant is merely another type of software processing device.

[Claim 37] Lawlor discloses that enhanced error detection and correction are used to preserve the integrity of the data being transmitted (col. 45, lines 12-63), yet Lawlor does not explicitly disclose that the electronic links between the server and the business host, the ATM and the remote terminal carry data transmissions in which at least some of the data transmissions are compressed. However, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to compress data for communications [now admitted prior art]. Data compression decreases the amount of system resources (e.g., bandwidth) required to transmit data. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Lawlor such that the electronic links between the server and the business host, the ATM and the remote terminal carry data transmissions in which at least some of the data transmissions are compressed in order to reduce the amount of system resources (e.g., bandwidth) required to transmit data.

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8. Claims 15-17, 19, 44-46, and 48 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lawlor et al. (U.S. Patent No. 5,220,501) in view of Moss et al. (U.S. Patent No. 5,485,370), as applied to claims 11 and 35 above, and further in view of Citibank's Direct Access banking service (as disclosed in Munroe, Tony. "Citibank Offers Service Link Through Computers at Home." Washington Times, Washington, D.C., Section B, page 7, November 10, 1994).

[Claims 15-17, 19, 44-46, 48] Lawlor does not explicitly disclose that the step of performing a financial transaction is performed by purchasing a mutual fund (claims 15, 44), selling a mutual fund (claims 16, 45), selecting a mutual fund and reviewing a mutual fund (claims 17, 46), or reviewing securities information (claims 19, 48); however, (similar to Lawlor) Citibank's Direct Access banking service allows user to perform banking services from home. One such service involves the ability to "buy and sell stocks and mutual funds" through a home banking terminal (Citibank: page 1). This Citibank service provides increased convenience to home banking customers (e.g., "Citibank now wants to save customers the trouble of writing checks and balancing checkbooks by providing an array of at-home banking services" -- see page 1 of Citibank). The Examiner submits that it would have been obvious to one of ordinary skill in the home banking art at the time of Applicant's invention to modify Lawlor to additionally facilitate financial transactions that include purchasing a mutual fund (claims 15, 44), selling a mutual fund (claims 16, 45), selecting a mutual fund and reviewing a mutual fund (claims 17, 46), or reviewing securities information (claims 19, 48) in order to provide increased convenience and improved customer service for their customers.

Conclusion

9. This Office action has an attached requirement for information under 37 CFR

1.105. A complete reply to this Office action must include a complete reply to the attached requirement for information. The time period for reply to the attached requirement coincides with the time period for reply to this Office action.

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Susanna M. Diaz whose telephone number is (571) 272-6733. The examiner can normally be reached on Monday-Friday, 8 am - 4:30 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Susanna M. Diaz/
Primary Examiner, Art Unit 3684

Requirement for Information under 37 CFR 1.105

11. Applicants and the assignee (including all related entities owned under the Citigroup umbrella) of this application are required under 37 CFR 1.105 to provide the following information that the examiner has determined is reasonably necessary to the examination of this application.

In Applicants' reply filed on September 27, 2010, Applicants explain that Citibank and Citicorp Development Center, Inc. (the assignee of the instant application) are commonly owned by Citigroup. It is requested that Applicants and assignee (including all related entities owned under the Citigroup umbrella) provide the Examiner with information regarding any related banking products or services known of and/or made public and/or offered for sale by Applicant and assignee (including related entities). For example, Citibank has been offering a home banking service called "Direct Access" since the 1980s. A version of this service is disclosed in Munroe, Tony. "Citibank Offers Service Link Through Computers at Home." Washington Times, Washington, D.C., Section B, page 7, November 10, 1994. Munroe mentions many features that are recited in the instantly claimed invention (such as use of a personal computer, the ability to buy and sell mutual funds, etc.). Other companies, like BayBanks, have licensed Citibank's Direct Access software. This is further explained in the following article: Putzel, Michael. "BayBanks to Offer On-Line Home Banking." Boston Globe, Boston, Mass., Section 1, page 49, October 5, 1995.

Applicants and assignee (including all related entities) should explain how the claimed invention differs (if at all) from any version of Citibank's Direct Access

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service/software, as disclosed, used, and/or offered for sale prior to Applicants' earlier priority date of April 18, 1996. It should also be explained if the inventors of record in the instant application contributed to Citibank's Direct Access service/software or derived their invention from Direct Access. Similar comparisons and explanations should be provided for any other pre-April 18, 1996 ATM-related home banking products/services of which Applicants or assignee (including all related entities) are aware.

12. The applicant is reminded that the reply to this requirement must be made with candor and good faith under 37 CFR 1.56. Where the applicant does not have or cannot readily obtain an item of required information, a statement that the item is unknown or cannot be readily obtained may be accepted as a complete reply to the requirement for that item.

13. This requirement is an attachment of the enclosed Office action. A complete reply to the enclosed Office action must include a complete reply to this requirement. The time period for reply to this requirement coincides with the time period for reply to the enclosed Office action.

14. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Susanna M. Diaz whose telephone number is (571) 272-6733. The examiner can normally be reached on Monday-Friday, 8 am - 4:30 pm.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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/Susanna M. Diaz/
Primary Examiner, Art Unit 3684

/Kambiz Abdi/
Supervisory Patent Examiner, Art Unit 3684